

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY (NEWARK)

Caption in Compliance with D.N.J. LBR 9004-1(b)
2017-0417

Powers Kirn, LLC

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Attorney for Citibank, N.A., not in its individual
capacity but solely as Owner Trustee for PMT NPL
Financing 2015-1

In Re:

Christine Crandon aka Christine A. Hill
Vincent J. Crandon

Case No.: 16-34616-JKS

Chapter: 7

Hearing Date:

Judge: Honorable John K. Sherwood

Oral Argument Waived

**CERTIFICATION REGARDING CALCULATION OF AMOUNT DUE
ON THE NOTE AND MORTGAGE DATED April 21, 2006**

Kimberly N. Wright, of full age, employed as Bankruptcy Supervisor by

PennyMac Loan Services, LLC, ("PennyMac"), as servicer for Citibank, N.A., not in its individual capacity but
solely as Owner Trustee for PMT NPL Financing 2015-1, hereby certifies the following:

Recorded on April 27, 2006, in Bergen County, in Book 15823 at Page 440

Property Address: 14 James Brite Circle, Mahwah Township, NJ 07430

Mortgage Holder: Citibank, N.A., not in its individual capacity but solely as Owner Trustee for PMT NPL
Financing 2015-1

I. PAYOFF STATEMENT

Unpaid Principal Balance:

\$971,816.48

Accrued interest from 7/1/2009 to 4/1/2016 :

\$423,347.96

(Interest rate = 6.375 % per year; per day x days)



Accrued interest from	5/1/2016	to	2/12/2017	:	\$25,587.53
(Interest rate =	3.375	% per year;	per day x	days)	
Unearned interest from	n/a	to	n/a	:	\$0.00
Per diem interest from	n/a/	to	n/a	:	\$0.00
Late Charges from	n/a	to	n/a	(\$ /mo. x Mos.):	\$9,809.32
Attorney's fees and costs as of	02/08/2017	:			\$1,665.00
Advances through	02/08/2017	for:			
Real Estate Taxes:					\$172,338.53
Insurance premiums:					\$0.00
Other:					\$0.00
Sub-Total of Advances:					\$172,338.53
Less Escrow Monies:					\$0.00
Net Advances:					\$172,338.53
Interest on advances from	n/a	to	n/a	:	\$0.00
Other charges (specify):	\$0.00
Less unearned interest:					\$0.00
TOTAL DUE AS OF	02/12/2017	:			\$1,604,564.82
Date of last payment:	08/01/2009	:			

II. EQUITY ANALYSIS (When appropriate)

Estimated fair market value of real estate as of 12/30/2016 : \$795,000.00 *

*Source: Debtor Schedule D (e.g. appraisal, tax bill/assessment, contract of sale, debtor's schedules, etc.)

Liens on the real estate:

1. Real estate taxes as of		\$0.00
2. First Mortgage (principal and interest), as of		\$1,420,751.97
3. Second Mortgage (principal and interest) as of	n/a	\$0.00
4. Other (specify on separate exhibit):		\$264,111.35
TOTAL LIENS:		\$1,684,863.32

APPARENT EQUITY AS OF 02/08/2017 : \$0.00 **

** If negative, insert zero (0).

I certify under penalty of perjury that the above is true.

Date:

February 28, 2017

Signature

EXHIBIT TO CERTIFICATION REGARDING CALCULATION OF AMOUNT DUE

Mortgagor(s)/Debtor(s): Christine Crandon
aka Christine A. Hill and Vincent J. Crandon

\$172,338.53	Advances for Real Estate Taxes and/or Insurance
\$0.00	Advances for Mortgage Insurance Premium
\$692.00	Property Inspections
\$9,809.32	Accrued Late Charges
\$1,210	Pre-petition foreclosure fee and costs (if any)
\$0.00	Legal fee and costs of motion for relief
\$0.00	Less: Suspense Balance
\$445.00	Other – Specify (BPO fees/Appraisal fees)
\$116.50	Other - Specify
\$79,500.00	Cost of Sale Estimated at 10%
\$264,111.35	Total for II.4. Other above